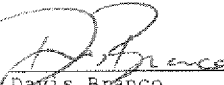


RESPONSE UNDER 37 CFR § 1.116
EXPEDITED PROCEDURE
GROUP ART UNIT 3627

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: R. Douglas WHITE et al.
Serial No.: 09/886,363
Title: METHODS OF INCREASING DEBT COLLECTION
Filing Date: June 21, 2001
Art Unit: 3627
Examiner: G. J. O'Connor

I hereby certify that this correspondence is being
transmitted electronically via EFS to the U.S. Patent
and Trademark Office on the below date.


Davis Branco

Date: April 14, 2008

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT AFTER FINAL ACTION UNDER 37 CFR § 1.116

Sir:

In response to the Office Action mailed January 14, 2008,
it is respectfully requested that the above-identified
application be amended as set forth below.

Amendments to the claims are reflected in the Listing of Claims beginning on page 3 of this paper.

Remarks begin on page 13 of this paper.